

Our bank has decided to revise rate of interest and advance w.e.f. dt.15//10/2020 in its board meeting dt. 13/09/2020.

The revised rate of interests are applicable only to new Team Loan and Cash Credit Limit sanctioned or disbursed on or after dt. 15/10/2020. Which please be noted.

Types of Advance	INTREST PER ANNUM		
	EXISTING	UPTO 25 L	ABOVE 25 L
<b>WORKING CAPITAL LIMITS</b> Limited Account/ All WC Limits under hypothecation/ pledge/ CC/ Book Debts/ Bill/ Cheque Discount etc. Secured Case Credits (Agianst Prototype) (O.D.)	13.50%	10.00%	11.00%
	13.50%	12.00%	12.00%
<b>Term Loans</b> Term Loans to Industrial Units all categories	13.50%	10.00%	11.00%
TL to Doctors (Individuals & Regd. Madical practitioners only)	13.50%	10.00%	11.00%
Purchase /Construction of Commercial Shop (For Own Use)	13.50%	10.00%	11.00%
<b>Mortgage Loan (For Buissness)</b>	14.50%	11.00%	12.00%
<b>Mortgage Loan (Porsonal)</b>	14.50%	13.00%	13.00%
PSL/ Loan against Govt. Securities / Consumer Durable	14.00%	12.00%	-----
<b>Unsecured PSL</b>	16.00%	13.00%	-----
<b>Vehical Loan (Commercial)</b>	12.00%	10.00%	10.00%
Pre Owned Vehical Loan	12.50%	12.50%	12.50%
<b>Vehical Loan (Personal) Two Wheeler</b>	10.50%	10.00%	10.00%
<b>Vehical Loan (Personal) Four Wheeler</b>	10.50%	08.90%	09.00%
<b>Educational Loans (For Males)</b>	12.00%	12.00%	12.00%
<b>Educational Loans (For Females)</b>	11.00%	11.00%	11.00%
<b>Housing Loan For Constuction / purchase of Flat / Repairs</b>	11.00%	08.90%	09.50%
<b>Term Loans To Building Project Loan</b>	15.50%	13.00%	13.00%
<b>Gold Loan (Ag. Pledge of Ornaments)</b>	11.00%	10.00%	10.00%
<b>MSME/ SME</b>	11.00%	10.00%	10.00%